



Purpose	<p>The information contained within this alert is based on the results of research carried out by the National Fraud Intelligence Bureau (NFIB). One of the key objectives of sharing fraud data between the NFIB and the public is to prevent fraud. The purpose of this alert is to raise public awareness of a scam targeted at businesses who are being contacted regarding phantom debts.</p>
Alert	<p><u>Alert: Phantom Debts</u></p> <p>The NFIB has received intelligence that suspects are purporting to be bailiffs and requesting payment for unpaid advertising or marketing costs which do not exist.</p> <p>Generally, the fraudster calls the victim stating that a bailiff is on their way or is about to attend the business address to seize items for the worth of the non-existent debt. Upon request for further details they often state that the order is in relation to Northampton County Court, Croydon County Court or a range of Debt Collection agencies. They also provide a contact number for the Court Bailiff's office and upon calling this number the victim is directed to another fraudster who provides a reference number. Both suspects will provide the same bank account details for where the payment should be made to, or direct the victim to withdraw the money in cash after which someone attends the address to collect the funds.</p> <p>Criminals exploit the urgency of the situation and the victim's need for their property to coerce victims into giving them money.</p> <p>Organisations targeted range in both nature and geography across the UK, with chain retailers as well as nurseries and schools falling victim. The alleged size of the phantom debt is dependent on the size of the business, with larger well-known names being targeted for thousands of pounds.</p>

<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Prevention Advice</p>	<p>How to Protect Yourself</p> <ul style="list-style-type: none"> • Do not to feel rushed into making a decision based on a phone call. • Request for details of the debt in writing to access the legitimacy of the claims. • Search the contact details for the Court and do not use any numbers supplied by the caller to confirm legitimacy. • Make contact with the Court or originating company to confirm whether the debt is legitimate; if you use a landline make sure you hear the dialling tone prior to calling. • Confirm what the debt is regarding. Bailiffs are only used to recover certain debts such as council tax, child support and compensation orders. Bailiffs are not used to recover debts relating to private advertisement; these would be collected by debt collectors. Debt collectors do not have the same legal powers as bailiffs and will not have special court authorisation to act. For more details regarding this, please look at the Citizens Advice website. <p>If you, or anyone you know, have been affected by this fraud or any other scam, report it to Action Fraud by calling 0300 123 2040 or visiting www.actionfraud.police.uk.</p>
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Feedback</p>	<p>The ECD needs feedback from our readers to evaluate the quality of our products and to inform our priorities. Please would you complete the following ECD feedback survey through: https://www.surveymonkey.com/r/FeedbackSDU. This should take you no more than 2 minutes to complete. If you have other feedback or additional information that you would prefer to provide by email please send this to NFIBfeedback@cityoflondon.pnn.police.uk</p> <p>If you have been forwarded this alert and wish to subscribe to fraud alerts from the National Fraud Intelligence Bureau, please contact NFIBOutputs@cityoflondon.pnn.police.uk and we will add you to our distribution list.</p>

National Fraud Intelligence Bureau



Phantom Debts

November 2015

Copyright © City of London Police 2015

NFIB Disclaimer: While every effort is made to ensure the accuracy of the information or material contained in this Alert, it is provided in good faith on the basis that the Commissioner, the City of London Police and its police officers and staff accept no responsibility for the veracity or accuracy of the information or material provided and accept no liability for any loss, damage, cost or expense of whatever kind arising directly or indirectly from or in connection with the use by any person, whomsoever, of any information or material herein. The quality of the information and material contained in this document is only as good as the information and materials supplied to the City of London Police. Should you or your police force hold information, which corroborates, enhances or matches or contradicts or casts doubt upon any content published in this Alert, please contact the City of London Police NFIB by return.

Any use of the information or other
these conditions.



you signifies agreement by you to